

Information to identify the case:

Debtor 1	Victor Santiago	Social Security number or ITIN	xxx-xx-4808
	First Name Middle Name Last Name	EIN	--
Debtor 2	Denise Santiago	Social Security number or ITIN	xxx-xx-2721
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33170-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor Santiago

Denise Santiago

7/31/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Victor Santiago
Denise Santiago
DebtorsCase No. 16-33170-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 42

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db/jdb
516533679 +Victor Santiago, Denise Santiago, 41 Adelphi Rd., Toms River, NJ 08757-5530
516533678 BCA Financial Services, 18001 Old Cutler Road Suite 462, Miami, FL 33157-6437
516533678 Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
516533685 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516580895 +Capital One Bank, Attn: Lyons Doughty & Veldhuis, PO Box 1269,
Mount Laurel, NJ 08054-7269
516533689 Community Medical Center, Lockbox 7451, PO Box 8500, Philadelphia, PA 19178-7451
516533692 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
516533698 Northland Group, PO Box 129, Thorofare, NJ 08086-0129
516533699 +RMB Inc, 409 Bearden Park Circle, Knoxville, TN 37919-7448
516533702 +Township of Brick, PO Box 949, Matawan, NJ 07747-0949
516629836 +Toyota Lease Trust, c/o TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013,
ADDISON, TEXAS 75001-9013
516533708 +Winokur Donn DDS, 870 River Avenue, Lakewood, NJ 08701-5280

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 31 2020 23:47:25 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 31 2020 23:47:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516533676 +E-mail/Text: kristin.villneauve@allianceoneinc.com Jul 31 2020 23:46:17
AllianceOne Receivables Management, 4850 Street Road Suite 300,
Feasterville Trevose, PA 19053-6643
516568917 EDI: GMACFS.COM Aug 01 2020 03:03:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
516533677 +EDI: GMACFS.COM Aug 01 2020 03:03:00 Ally Financial, PO Box 380901,
Minneapolis, MN 55438-0901
516533680 +EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
516613969 EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
516533686 +EDI: CITICORP.COM Aug 01 2020 03:03:00 Citibank, PO Box 6241,
Sioux Falls, SD 57117-6241
516533687 +E-mail/Text: mediamanagers@clientservices.com Jul 31 2020 23:46:19 Client Services,
3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
516533688 EDI: COMCASTCBLCENT Aug 01 2020 03:03:00 Comcast, PO Box 69, Newark, NJ 07101-0069
516603950 +EDI: CBS7AVE Aug 01 2020 03:03:00 Country Door, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
516533690 +EDI: DISCOVER.COM Aug 01 2020 03:03:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
516541190 EDI: DISCOVER.COM Aug 01 2020 03:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
516533694 EDI: HFC.COM Aug 01 2020 03:03:00 HSBC, PO Box 17313, Baltimore, MD 21297-1313
516660700 E-mail/PDF: resurgentbknofications@resurgent.com Jul 31 2020 23:53:49
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516533696 +EDI: MID8.COM Aug 01 2020 03:03:00 Midland Credit Management, 2365 Northside Drive,
Suite 300, San Diego, CA 92108-2709
516533697 +EDI: MID8.COM Aug 01 2020 03:03:00 Midland Funding, 8875 Aero Drive Ste 200,
San Diego, CA 92123-2255
516788740 EDI: PRA.COM Aug 01 2020 03:03:00 Portfolio Recovery Associates, LLC,
C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516788718 EDI: PRA.COM Aug 01 2020 03:03:00 Portfolio Recovery Associates, LLC,
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516533700 EDI: RMSC.COM Aug 01 2020 03:03:00 SYNCFB, PO Box 965060, Orlando, FL 32896-5060
516533703 EDI: TFSR.COM Aug 01 2020 03:03:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197-5855
516533704 EDI: TFSR.COM Aug 01 2020 03:03:00 Toyota Motor Credit, 4 Gatehall Drive Ste 350,
Parsippany, NJ 07054
516533701 +EDI: CBS7AVE Aug 01 2020 03:03:00 Through the Country Door, 1112 7th Avenue,
Monroe, WI 53566-1364
517279099 EDI: BL-BECKET.COM Aug 01 2020 03:04:00 Toyota Lease Trust, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516591974 EDI: BL-TOYOTA.COM Aug 01 2020 03:03:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516533691 EDI: USBANKARS.COM Aug 01 2020 03:03:00 Elan, PO Box 790408, Saint Louis, MO 63179-0408
516533705 +EDI: URSI.COM Aug 01 2020 03:03:00 United Recovery Systems, 5800 North Course Drive,
Houston, TX 77072-1613
516533706 +EDI: VERIZONCOMB.COM Aug 01 2020 03:03:00 Verizon, 500 Technology Dr Ste 30,
Saint Charles, MO 63304-2225
516636768 EDI: WFFC.COM Aug 01 2020 03:03:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jul 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516533707 EDI: WFFC.COM Aug 01 2020 03:03:00 Wells Fargo Financial National Bank, PO Box 660431,
Dallas, TX 75266-0431

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516533681* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516533682* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516533683* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516533684* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516533695* HSBC, PO Box 17313, Baltimore, MD 21297-1313
516533693* +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Joint Debtor Denise Santiago cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Debtor Victor Santiago cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5